

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re:	Keith McElfresh)	
	Karen McElfresh)	Case No. 12-32668-KLP
	Debtors.)	Chapter 13
)	
Address	Keith McElfresh)	
	Karen McElfresh)	
	6012 Fox Point Road)	
	Fredericksburg, VA 22407)	
)	
)	
Last four digits of SSN or ITIN:	7440		
	6215		

NOTICE OF MOTION TO VOLUNTARILY DISMISS BANKRUPTCY

Jason M. Krumbein, Esq. has filed papers with this court seeking Voluntarily Dismissal of the Bankruptcy.

Your rights may be affected. You should read these papers carefully, and discuss them with your attorney in this Bankruptcy Case, if you have one. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then on or before 14 DAYS FROM TODAY, you or your attorney must:

File with the court and mail a copy to the Debtors' counsel, at the addresses shown below, a written request for a hearing. If you mail your request for hearing to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of the Court
U.S. Bankruptcy Court
701 E. Broad St., Suite 4000
Richmond, VA 23219

Jason M. Krumbein, Esq.
Krumbein Consumer Legal Services, Inc.
1650 Willow Lawn Drive, Suite 201
Richmond, VA 23230

You must also attend a hearing to be scheduled at a later date.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion, and may enter an order granting that relief.

Date: May 1, 2015

/s/ Jason M. Krumbein, Esq.
1650 Willow Lawn Drive, Suite 201
Richmond, VA 23230
VSBN 43538
Counsel for Debtor in Bankruptcy

CERTIFICATE OF SERVICE
See certification in Application Attached hereto

**UNITED STATES BANKRUPTCY COURT
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	Karen McElfresh)	Case No. 12-32668-KLP
	Debtors.)	Chapter 13
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	6012 Fox Point Road)	
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MOTION FOR VOLUNTARY DISMISSAL

COMES NOW, Krumbein Consumer Legal Services, Inc., counsel for Debtor(s), and says as follows:

JURISDICTION, VENUE, CORE PROCEEDING

- 1) This court has jurisdiction pursuant to 28 USC 1441.
- 2) This is the proper venue pursuant 28 USC 1391.
- 3) This is a core proceeding pursuant to 28 USC 157.

PARTIES

- 4) The movants are the Debtors in the above identified case, as defined by the Bankruptcy Code.
- 5) Respondents are creditors as defined by the Bankruptcy code.

FACTS

- 6) Movants filed a Voluntary Petition for Relief in this court on April 30, 2012.

7) Movants now wish to dismiss their current Bankruptcy in an attempt to pay creditors directly.

See Exhibit A- Request letter.

RELIEF REQUESTED

Movants request that the court approve the foregoing motion for the reasons stated above.

/s/ Jason M. Krumbein, Esq.
Jason M. Krumbein, Esq. VSBN 43538
Counsel for the Debtor(s) in Bankruptcy
Krumbein Consumer Legal Services, Inc.
1650 Willow Lawn Drive, Suite 201
Richmond, VA 23230
Tel: 804.303.0204 Fax: 804.303.0209
jkrumbein@krumbeinlaw.com

CERTIFICATE OF SERVICE

I certify that I have this May 1, 2015, transmitted a true copy of the foregoing application electronically through the court's CM/ECF system to the Chapter 13 Trustee and US Trustee, and by regular mail to the to the Debtor and all creditors listed on the attached Service List.

/s/ Jason M. Krumbein, Esq.
Counsel for the Debtor(s) in Bankruptcy

Keith Travis McElfresh
Karen Connolly McElfresh
6012 Fox Point Road
Fredericksburg, VA 22407

Back Bowl I, LLC
c/o Weinstein & Riley, PS
2001 Western Ave, Ste 400
Seattle, WA 98121

Capital One Bank (USA), N.A.
c/o American InfoSource LP
P O Box 71083
Charlotte, NC 28272-1083

Discover Financial Services
DB Servicing Corp
P.O. Box 3025
New Albany, OH 43054-3025

FIA Card Services, N.A.
P O Box 15102
Wilmington, DE 19886-5102

Internal Revenue Service
Centralized Insolvency Ops
PO Box 7346
Phila, PA 19101-7346

National Capital Mgmt, LLC
8425 Tournament Drive
Ste 230
Memphis, TN 38125

Navy Federal Credit Union
Attn: Bankruptcy
P.O. Box 3000
Merrifield, VA 22119

Pharia, LLC
c/o Weinstein & Riley, PS
2001 Western Ave, Ste 400
Seattle, WA 98121

Randolph Boyd Cherry Vaughan
13 East Main Street
Richmond, VA 23219

Santander Consumer USA
Attn: Bankruptcy Department
P.O. Box 562084
Dallas, TX 75356-0284

Talbots
c/o Creditors Bankruptcy Servi
P O Box 740933
Dallas, TX 75374

USAA Federal Savings Bank
9441 LBJ Freeway, Suite 350
Dallas, TX 75243

Virginia Department of Tax
PO Box 2156
Richmond, VA 23218-2156

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division

Susan H. Call, Counsel for
Carl M. Bates
Chapter 13 Trustee
PO Box 1819
Richmond, Va. 23218-1819

In re: Keith Travis McElfresh)	Case No: 12-32668
Karen Connolly McElfresh)	Chapter 13
<i>aka</i> Karen Connolly)	

Debtor Address 6012 Fox Point Road
 Fredericksburg, VA, 22407

Last four digits of Social Security No(s): 7440
 6215

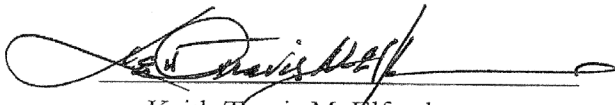
Request for Voluntary Dismissal

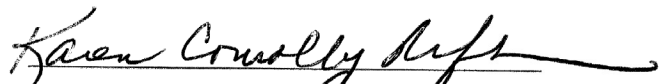
It is the request of debtors Keith Travis McElfresh and Karen Connolly McElfresh, *aka* Karen Connolly to be dismissed from further Chapter 13 Bankruptcy proceedings related to Case No; 12-32668.

It is further requested that all monies retained by Carl M. Bates Chapter 13 Trustee be returned to Keith Travis McElfresh and Karen Connolly McElfresh, *aka* Karen Connolly as soon possible to the address on file, 6012 Fox Point Road, Fredericksburg, VA. 22407.

Wage Garnishment: Please promptly initiate the request to terminate any further wage garnishments through my employer, United States Department of Agriculture, through the National Finance Center.

Date: May 1, 2015


Keith Travis McElfresh


Karen Connolly McElfresh